## Case 17-14200-amc Doc 71 Filed 03/20/22 Entered 03/21/22 00:29:43 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 17-14200-amc

Donna M Robinson Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Mar 18, 2022 Form ID: 3180W Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID		Recipient Name and Address
db	+	Donna M Robinson, 715 S. 57th Street, Philadelphia, PA 19143-2801
14008337	+	LSF9 Master Participation Trust, Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330
14591637	+	UMB Bank, National Association, not in its indivi, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14004604		US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 4

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address	
smg		Mar 18 2022 23:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595	
smg	EDI: PENNDEPTREV	Mar 19 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946	
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946	
smg +	- Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 18 2022 23:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404	
13989132	Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2022 23:40:54	CACH, LLC its successors and assigns as assignee, of Springleaf Financial Services, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
14023760	Email/Text: megan.harper@phila.gov	Mar 18 2022 23:35:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595	
13960477 +	Email/Text: HarleyDavidsonBKNotices@nationalbankruptc	y.com Mar 18 2022 23:35:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013	
14255262	EDI: PRA.COM	Mar 19 2022 03:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541	

TOTAL: 8

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2022	Signature:	/s/Joseph Speetjens	

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name Email Address

ALEXANDRA T. GARCIA

 $on \ behalf \ of \ Creditor \ LSF9 \ Master \ Participation \ Trust \ ecfmail@mwc-law.com \ ecfmail@ecf.courtdrive.com$ 

CELINE P. DERKRIKORIAN

on behalf of Creditor LSF9 Master Participation Trust ecfmail@mwc-law.com

DAVID M. OFFEN

on behalf of Debtor Donna M Robinson dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

MARISA MYERS COHEN

on behalf of Creditor LSF9 Master Participation Trust ecfmail@mwc-law.com mcohen@mwc-law.com

REBECCA ANN SOLARZ

on behalf of Creditor BRAVO Residential Funding Trust 2021-B bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as Legal Title Trustee for LVS

Title Trust 2018-3 bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

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Information to identify the case:								
Debtor 1	Donna M Robinson	Social Security number or ITIN xxx-xx-0370						
	First Name Middle Name Last Name	EIN						
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN						
United States Ba	nkruptcy Court Eastern District of Pennsylvania							
Case number:	17-14200-amc							

## **Order of Discharge**

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna M Robinson

3/17/22

By the court: Ashely M. Chan

United States Bankruptcy Judge

#### **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or quaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.